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Page _1 of _1

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INFORMATION DISCLOSURE	Application Number	10/044,679
<u> </u>	Filing Date	01/11/2002
STATEMENT BY APPLICANT	First Named Inventor	Harish Dass
(Use as many cheets as necessary)	Art Unit	3628
	Examiner Name	Harish Dasa
Sheet 1 of 1	Attorney Docket Number	32995.12

U. S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number-Kind Code	Publication Date MM-DD- YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HID	1	US 2005/0100101 A1	05/12/2005	Tsuzuki et el.	
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	2	PCT WO/9918533	04/15/1999	Citibank, N.A.		
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Application Number	10/044,679
Filing Date	01/11/2002
First Named Inventor	Mark S. Craig
Art Unit	2171
Examiner Name	Unknown
Attorney Docket Number	32995.12

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Examiner Initials	Cite No.	Document Number Number-Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Sheet	2	of	2	Attorney Docket Number	32995.12

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Examiner Signature	HTDass	Date Considered	1/20/07

PTO/SB/08a (08-03)
Approved for use through 07/31/2003. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Application Number 10/044,679

Filling Date January 11, 2002 RECEIVED

First Named Inventor Mark S. Craig

Art Unit 2171 JUL 1 5 2003

Examiner Name Unknown

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Sheet 1 of 2 Attorney Docket Number 32995.2 Technology Center 2100

Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (F Incom)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND T: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTC/SB/08b (08-03)

Approved for use through 06/30/2003. OMB 0651-0031

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9	Substitute fo	r form 1449B/PTO			Complete If Known				
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	INFO	RMATION	DISCLO	SURE	Filing Date	January 11, 2002	RECEIVED		
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		•			Art Unit	2171	JUL 1 5 2 003		
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	Sheet	2	of	2	Attorney Docket Number	32995.2	Technology Center 2100		

	NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²					
HTO	2	BOZEMAN, United States Patent Application Publication No. US 2002/0052852 A1 titled UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM. Pub. Date May 2, 2003						
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	Examiner Signature	H T Dass	Date Considered	1/20107

^{*}EXAMINER: initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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FORM PTO-1449 (Modified)

LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

ATTY. DOCKET NO.	SERIAL NO.						
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APPLICANTS							
Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.							
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] 1	AB	5,237,159	8/1993	Stephens et al. MAY A 2	235.	379	
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H170	AR	Carreker, J. D., article titled "Strides in Electronic Checking Transforming Payment System," Bank Management, March 1992, pp. 18, 19, 22, 24, 26, 28, 30, USA.
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(Use several sheets if necessary)

ATTY. DOCKET NO.	SERIAL NO.			
	10/044,679			
APPLICANTS	RECEIVED			
Mark S. Craig, Michael M. Miller a	nd Charles H. Down, Jr.			
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1	AB	6,128,602	10/2000	Northington et al.	76	WEDS	3000	
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	AD	5,592,671	1/1997	Hirayama	395	674		
	AE	5,603,031	2/1997	White et al.	395	683		
	AF	5,740,231	4/1998	Cohn et al.	379	89		
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ATTY. DOCKET NO.	SERIAL NO.	·
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and not considered. Include copy of this form with next communication to applicant.



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LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT

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APPLICANTS

Technology Center 27002 Mark S. Craig, Michael M. Miller and Charles H. Down, Jr.

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January 11, 2002

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